

Document Page 1 of 19
United States Bankruptcy Court
Eastern District of Pennsylvania

IN RE:

Case No. _____

LINDSAY, JANE ERIN

Chapter 13

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$ 220,000.00		
B - Personal Property	Yes	4	\$ 24,220.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 213,041.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 74,960.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 5,217.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,713.66
TOTAL		16	\$ 244,220.00	\$ 288,001.00	

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United States Bankruptcy Court
Eastern District of Pennsylvania

IN RE:

Case No. _____

LINDSAY, JANE ERINChapter **13**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,217.00
Average Expenses (from Schedule J, Line 18)	\$ 4,713.66
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,002.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 213,041.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 74,960.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 288,001.00

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
PREMISES: 204 MORWOOD ROAD, HARLEYSVILLE, PA 19438			220,000.00	196,000.00
TOTAL			220,000.00	

(Report also on Summary of Schedules)



PAUL W. MEYERS INC.
REAL ESTATE

**211 East Broad Street
Souderton, PA 18964**

215-721-9444

fax: 215-721-7376

www.meyersrealestate.com

April 9, 2010

Re: 204 Morwood Road

Harleysville, Pa. 19438

Dear Sir/Madam:

Upon completion of a Comparative Market Analysis on the above-mentioned property, it is my professional opinion, that in today's real estate market, the value of this property would be in the range of \$210,000 and \$215,000.

This range of value is based upon comparables provided through our Multiple Listing Service and also from a list of extensive work needed on the house itself. Some items needing work are included but not limited to the following:

- New carpet throughout the entire house
- Painting the interior and exterior of the house
- New rainspouts
- Cement driveway repaired
- Making an entrance to the basement from the inside, currently you can only get to the basement by going outside the house

One must take into consideration that no two properties are exactly alike and therefore the true value would be to test it on the open market.

I appreciate you allowing me to provide this service for you in meeting your real estate needs.

Sincerely,

Ruth A. Walter, GRI, BR

Associate Broker

Paul W. Meyers, Inc.

RAW/baf



SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH ON HAND		20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BANK ACCOUNTS		200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		HOUSEHOLD FURNITURE: LVNG RM: 3000; DNG RM 800; KTCHN 2000; BED RMS 1400; TV: 1300; COMPTR 700.		9,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		WEARING APPAREL		1,000.00
7. Furs and jewelry.		JEWELRY: WOMEN;S RINGS; WATCH; NECKLACES EARRINGS & BRACELETS		1,350.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.		SAMUEL LINDSAY TRUST IN PAYMENT CONSIDERED INCOME (INTERST YEARLY)		0.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		PENSIONS IN PAYMENT AND CONSIDERED INCOME		0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

IN RE LINDSAY, JANE ERIN

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2009 FORD FOCUS		12,450.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

IN RE LINDSAY, JANE ERIN

Debtor(s)

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				24,220.00

2005 FORD

Body Type	VIN	List	Trade-In Fair	Good	Pvt-Party Good	Retail Excellent
LX Sedan 4D	P74W 27945	5150	6025	7650	10250	
LX Sport Sedan 4D	P74W 31270	5575	6475	8125	10750	
THUNDERBIRD—V8—Equipment Schedule 2						
WB. 107.2", 3.9 Liter						
Soft Top Conv 2D	P60A 38065	15125	17025	18850	22700	
50th Anniv Conv 2D	P69A 44430	18225	20375	22400	26600	
Hard Top		800		1065	1065	
GT—V8 Supercharged—Equipment Schedule 2						
WB. 108.7", 5.4 Liter						
Coupe 2D	P90S 143345	****	****	****	136500	

2006 FORD—(1,2or3)(F7,FAorZV)—(P31N)—6

FOCUS—4-Cyl.—Equipment Schedule 6						
WB. 102.9", 2.0 Liter, 2.3 Liter						
ZX3 S Hatchback 2D	P31N 14905	5975	6900	8475	11050	
ZX3 SE Hatchback 2D	P31N 15260	6000	6925	8500	11050	
ZX3 S Hatchback 2D	P31N 16020	6175	7150	8725	11350	
ZX4 S Sedan 4D	P34N 15205	5600	6525	8075	10600	
ZX4 SE Sedan 4D	P34N 16320	5625	6550	8075	10600	
ZX4 ST Sedan 4D	P38Z 17585	6450	7450	9000	11650	
ZX5 S Hatchback 4D	P37N 15905	6450	7450	9000	11650	
ZX5 SE Hatchback 4D	P37N 16265	6475	7475	9050	11700	
ZXW SE Wagon 4D	P36N 17030	6575	7575	9125	11800	
ZXW SE Wagon 4D	P36N 17280	5975	6900	8475	11050	
ZXW SE Wagon 4D	P36N 18040	6175	7150	8725	11350	

FUSION—4-Cyl.—Equipment Schedule 4						
WB. 107.4", 2.3 Liter						
S Sedan 4D	P06Z 18620	7125	8200	9800	12600	
SE Sedan 4D	P07Z 19375	7725	8850	10500	13350	
SEL Sedan 4D	P08Z 20460	8025	9200	10850	13750	
Manual Trans			(575)	(765)	(765)	
V6 3.0 Liter		750	750	1000	1000	

MUSTANG—V6—Equipment Schedule 4						
WB. 107.1", 4.6 Liter						
Coupe 2D	T80N 20830	7675	8775	10500	13350	
Convertible 2D	T84N 24660	9325	10625	12400	15550	
Manual Trans		(575)	(575)	(765)	(765)	

MUSTANG—V8—Equipment Schedule 4						
WB. 107.1", 4.6 Liter						
GT Coupe 2D	T82H 26855	11975	13525	15250	18550	
GT Convertible 2D	T85H 31680	13200	14900	16750	20400	

TAURUS—6-Cyl.—Equipment Schedule 4						
WB. 108.5", 3.0 Liter						
SE Sedan 4D	P53U 21515	4650	5475	7050	9575	
SEL Sedan 4D	P56U 23665	5325	6200	7800	10400	

FIVE HUNDRED—V6—Equipment Schedule 4						
WB. 112.9", 3.0 Liter						
SE Sedan 4D	P231 22930	7275	8350	10000	12750	
SE AWD Sedan 4D	P281 24780	8075	9250	10900	13800	
SEL Sedan 4D	P241 24930	7675	8800	10450	13300	
SEL AWD Sedan 4D	P271 26780	8475	9675	11350	14300	
Limited Sedan 4D	P251 27080	8550	9750	11450	14400	
Limited AWD Sedan 4D	P281 28930	9375	10675	12350	15400	

CROWN VICTORIA—V8—Equipment Schedule 4						
WB. 114.7", 4.6 Liter						
Sedan 4D	P73W 25285	5250	6125	7725	10350	
LX Sedan 4D	P74W 28830	6100	7050	8700	11400	
LX Sport Sedan 4D	P74W 31605	6575	7600	9225	12000	

GT—V8 Supercharged—Equipment Schedule 2						
WB. 108.7", 5.4 Liter						
Coupe 2D	P90S 153345	****	****	****	147900	

2007 FORD — (1,2or3)(F7,FAorZV)—(P31N)—7

FOCUS—4-Cyl.—Equipment Schedule 6						
WB. 102.9", 2.0 Liter, 2.3 Liter						
S Hatchback 4D	P31N 14985	7350	8450	9900	12450	
S Hatchback 4D	P37N 15985	7850	9000	10500	13250	
S Sedan 4D	P34N 16310	6950	8000	9450	12050	
SE Hatchback 2D	P31N 18365	7375	8475	9900	12500	
SE Hatchback 4D	P37N 16370	7900	9050	10550	13300	
SE Sedan 4D	P34N 15665	6975	8025	9500	12100	

2007 FORD

Body Type	VIN	List	Trade-In Fair	Good	Pvt-Party Good	Retail Excellent
Wagon 4D	P36N 17385	7350	8450	9900	12450	
Wagon 4D	P38Z 17690	7850	9000	10500	13250	
Wagon 4D	P31N 18125	7625	8725	10200	12800	
Wagon 4D	P37N 17135	8000	9150	10650	13400	
Wagon 4D	P34N 16425	7225	8300	9750	12300	
Wagon 4D	P36N 18145	7625	8725	10200	12800	

FISSION—4-Cyl.—Equipment Schedule 4						
WB. 107.4", 2.3 Liter						
Sedan 4D	P06Z 18845	8175	9325	10900	13750	
Sedan 4D	P07Z 19705	8800	10050	11650	14550	
Sedan 4D	P08Z 20800	9200	10475	12100	15000	
Manual Trans		(600)	(600)	(800)	(800)	
V6 3.0 Liter		750	750	1000	1000	

FISSION—V6—Equipment Schedule 4						
WB. 107.4", 3.0 Liter						
AWD Sedan 4D	P011 23430	9625	10925	12500	15500	
AWD Sedan 4D	P021 24525	9950	11300	12900	15950	

MUSTANG—V6—Equipment Schedule 4						
WB. 107.1", 4.0 Liter						
Coupe 2D	T80N 20990	9000	10225	11850	14900	
Convertible 2D	T84N 25815	10775	12225	13900	17150	
Manual Trans		200	200	265	265	
Manual Trans		(600)	(600)	(800)	(800)	

MUSTANG—V8—Equipment Schedule 4						
WB. 107.1", 4.6 Liter						
Coupe 2D	T82H 27015	13725	15475	17000	20400	
Convertible 2D	T85H 28195	15325	17225	19000	22700	

MUSTANG—V8 Supercharged—Equipment Schedule 4						
WB. 107.1", 5.4 Liter						
Coupe 2D	T88S 42975	****	****	****	42600	
Convertible 2D	T89S 47800	****	****	****	46200	

MURUS—6-Cyl.—Equipment Schedule 4						
WB. 108.5", 3.0 Liter						
Sedan 4D	P53U 21745	5675	6575	8075	10550	
Sedan 4D	P56U 23895	6350	7350	8850	11450	

FIVE HUNDRED—V6—Equipment Schedule 4						
WB. 112.9", 3.0 Liter						
Sedan 4D	P241 23420	8775	10000	11600	14500	
AWD Sedan 4D	P271 25270	9650	10950	12550	15550	
Limited Sedan 4D	P251 26995	9750	11050	12650	15650	
Limited AWD Sedan 4D	P281 28845	10625	12025	13650	16750	

CROWN VICTORIA—V8—Equipment Schedule 4						
WB. 114.8", 4.6 Liter						
Sedan 4D	P73W 25390	6350	7350	8875	11500	
Sedan 4D	P74W 28385	7275	8375	9950	12650	

2008 FORD — (1,2or3)(F7,FAorZV)—(P32N)—8—#

FISSION—4-Cyl.—Equipment Schedule 6						
WB. 102.9", 2.0 Liter						
Coupe 2D	P32N 14695	9650	10950	12450	15350	
Sedan 4D	P34N 14995	9850	11150	12650	15550	
Sedan 4D	P33N 15695	9900	11200	12700	15600	
Sedan 4D	P35N 15995	9900	11250	12800	15750	
Sedan 4D	P33N 16695	10000	11350	12850	15750	
Sedan 4D	P35N 16995	10125	11500	13000	15900	

FISSION—4-Cyl.—Equipment Schedule 4						
WB. 107.4", 2.3 Liter						
Sedan 4D	P06Z 19370	10525	11925	13550	16600	
Sedan 4D	P07Z 20295	11200	12650	14300	17450	
Sedan 4D	P08Z 21000	11650	13150	14850	17950	
Manual Trans		(625)	(625)	(835)	(835)	
V6 3.0 Liter		750	750	1000	1000	

FISSION—V6—Equipment Schedule 4						
WB. 107.4", 3.0 Liter						
AWD Sedan 4D	P011 24020	12075	13625	15250	18450	
AWD Sedan 4D	P021 24725	12525	14125	15700	18950	

MUSTANG—V6—Equipment Schedule 4						
WB. 107.1", 4.0 Liter						
Coupe 2D	T80N 20990	10475	11875	13550	16650	
Convertible 2D	T84N 25815	12475	14075	15750	19150	
Manual Trans		200	200	265	265	
Manual Trans		(625)	(625)	(835)	(835)	

B6C (Official Form B6C) (4/10)

In re

Jane Erin Lindsay
Debtor

Case No.

(if known)

SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:



Check if debtor claims a homestead exemption that exceeds \$146,450.*

(Check one box)

☒ 11.U.S.C. § 522(b)(2)

☐ 11.U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash		20.00	20.00
Bank Accounts	11 USC 522(d)(5)	200.00	200.00
Household furniture: Living Room \$3,000.00; Dining Room \$800.00; Kitchen \$2,000.00; Bedrooms \$1,400.00; TV \$1,300.00; Computer \$700.00	11 USC 522(d)(3)	9,200.00	9,200.00
Wearing Apparel	11 USC 522(d)(3)	1,000.00	1,000.00
Jewelry	11 USC 522(d)(4)	1,350.00	1,350.00
Samuel Lindsay Trust. In payment status, interest paid to debtor yearly. IRS qualified, and funds reasonably necessary for the support of debtor.	11 USC 522(d)(10)(E)	0.00	0.00
Private pension, IRS-qualified, currently in payment status, funds reasonably necessary for the support of debtor.	11 USC 522(d)(10)(E)	0.00	0.00
2009 Ford Focus Residence at 204 Morwood Road, Harleysville PA 19438	11 USC 522(d)(1)	0.00 21,625.00	12,450.00 220,000.00

0 continuation sheets attached

* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form B6D) (12/07)

In re **Jane Erin Lindsay** Case No. _____
Debtor (if known)

SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, of the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, If Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above)	C O D E B T O R	H, W, J, or C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 7759			Balance of purchase money loan for automobile, incurred December 2009.				18,702.00	6,252.00
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257-2564			VALUE \$ 12,450.00					
ACCOUNT NO. 9653			Loan secured by residence, incurred June 1999.				194,339.00	
Wells Fargo Home Mortgage P.O. Box 11701 Newark, NJ 07101-4701			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
0 continuation sheets attached							213,041.00	6,252.00
Subtotal (Total of this page) →							213,041.00	6,252.00
Total (Use only on last page) →								

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3652 BANK OF AMERICA PO BOX 15726 WILMINGTON, DE 19886-5726		UNSECURED CREDIT CARD OPENED IN 10-94				4,758.00
ACCOUNT NO. 1014 BANK OF AMERICA PO BOX 15019 WILMINGTON, DE 19886-5019		UNSECURED CREDIT CARD OPENED IN 10-04.				5,232.00
ACCOUNT NO. 0510 CAPITAL ONE BANK (USA) NA PO BOX 71083 CHARLOTTE, NC 28272-1083		UNSECURED CREDIT CARD OPENED IN 08-03.				5,395.00
ACCOUNT NO. 7820 CHASE BANK USA NA FREDERICK J. HANNA, ATTYS 1427 ROSWELL ROAD MARIETTA, GA 30062		UNSECURED CREDIT CARD OPENED IN 05-05. IN COLLECTION WITH FREDERICK J HANNA LAW FIRM				14,061.00
Subtotal (Total of this page)						\$ 29,446.00
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

1 continuation sheets attached

IN RE LINDSAY, JANE ERIN

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4208 FIRST USA 210 SYLVAN AVENUE ENGLEWOOD CLIFFS, NJ 07632-2524		UNSECURED CREDIT CARD OPENED IN 2008				12,500.00
ACCOUNT NO. 0608 HSBC BON TON PO BOX 5253 CAROL STREAM, IL 60197		UNSECURED CREDIT CARD OPENED IN 06-07.				1,142.00
ACCOUNT NO. 1420 INFIBANK NA LHR, INC. 56 MAIN STREET HAMBURG, NY 14075-4905		UNSECURED CREDIT CARD OPENED IN 2008.				11,930.00
ACCOUNT NO. 5768 KOHL'S KOHL'S - CHASE PO BOX 315 MILWAUKEE, WI 53201-3115		UNSECURED CREDIT CARD OPENED IN 06-98.				1,466.00
ACCOUNT NO. 9170 NATIONAL CITY 2730 LIBERTY AVENUE PITTSBURGH, PA 15222		UNSECURED CREDIT CARD OPENED IN 03-02.				18,476.00
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **45,514.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **74,960.00**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 0.00	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ _____
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) SOCIAL SECURITY RETIREMENT	\$ 1,215.00	\$ _____
12. Pension or retirement income	\$ 669.00	\$ _____
13. Other monthly income (Specify) SAMUEL LINDSAY TRUST INTEREST	\$ 3,333.00	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 5,217.00	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 5,217.00	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 5,217.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor’s family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor’s spouse maintains a separate household. Complete a separate schedule of expenditures labeled “Spouse.”

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,673.00
a. Are real estate taxes included? Yes No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ 220.00
b. Water and sewer	\$ 50.00
c. Telephone	\$ 50.00
d. Other CABLE;TV;INTERNET	\$ 143.00
3. Home maintenance (repairs and upkeep)	\$ 270.00
4. Food	\$ 500.00
5. Clothing	\$ 175.00
6. Laundry and dry cleaning	\$ 25.00
7. Medical and dental expenses	\$ 285.00
8. Transportation (not including car payments)	\$ 240.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 170.00
10. Charitable contributions	\$ 100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner’s or renter’s	\$
b. Life	\$ 179.00
c. Health	\$
d. Auto	\$ 120.00
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Federal Income Taxes	\$ 275.66
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other See Schedule Attached	\$ 238.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 4,713.66

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 5,217.00
b. Average monthly expenses from Line 18 above	\$ 4,713.66
c. Monthly net income (a. minus b.)	\$ 503.34

IN RE LINDSAY, JANE ERIN

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Continuation Sheet - Page 1 of 1**

Other Expenses

TRASH REMOVAL	36.00
SECURITY SYSTEM	30.00
HairDRESSER	100.00
PROPANE	22.00
Emergency Repairs And Services	50.00

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 21, 2010

Signature: /s/ JANE ERIN LINDSAY
JANE ERIN LINDSAY

Debtor

Date:

Signature:

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date:

Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.